

Amendments to the Claims

The listing of claims will replace all prior versions, and listings of claims in the application.

1. (Currently amended) A method for processing a payment from a financial account, comprising:

receiving, from a buyer having a financial account, an identification of a supplier's invoice including an invoiced amount and a payment term selected by the supplier;

receiving an approval to pay the supplier's invoice using the financial account;
and

providing, to the supplier, a payment in accordance with the selected payment term, the payment ~~based on the invoiced amount and~~ comprising an amount equal to the invoiced amount less (i) a flat transaction fee, (ii) a risk intermediate fee based on the invoiced amount, and (iii) a financing fee based on the selected payment term.

2. (Original) The method of claim 1, the financial account comprising a credit account.

3. (Original) The method of claim 2, the credit account comprising a corporate purchasing account.

4. (Original) The method of claim 1, wherein the payment term comprises from a period from at least three days to at most one month from a date of the approval of the invoice.
5. (Original) The method of claim 1, wherein the payment term must be one of three days from a date of the approval of the invoice; fifteen days from the date of the approval of the invoice; and thirty days from the date of the approval of the invoice.
- 6-7. (Canceled).
8. (Currently amended) The method of claim ~~[[6]]~~ 1, the risk intermediation fee comprising a percentage of the invoiced amount.
9. (Original) The method of claim 8, the percentage comprising ten basis points.
10. (Canceled).
11. (Currently amended) The method of claim ~~[[10]]~~ 1, the financing fee comprising a percentage of the invoiced amount, the percentage based on the payment term.
12. (Original) The method of claim 11, wherein the percentage decreases as the payment term increases.

13. (Original) The method of claim 12, said percentage being from eighty basis points to zero basis points based on the payment term.

14. (Original) The method of claim 11, said percentage comprising one of: zero basis points for a thirty day payment term, forty basis points for a fifteen-day payment term, and eighty basis points for a three-day payment term.

15. (Currently amended) The method of claim ~~[[10]]~~ 1, the risk intermediation fee comprising a first percentage of the invoiced amount, the financing fee comprising a second percentage of the invoiced amount, wherein the second percentage is greater than the first percentage.

16. (Currently amended) The method of claim 1, further comprising:
receiving, from the supplier, a change to the payment term after the approval, said payment provided based on the change to the payment ~~[[terms]]~~ term.

17. (Currently amended) The method of claim 16, ~~further comprising:~~
~~charging the supplier a flat transaction fee, a~~ the risk intermediation fee comprising a first percentage of the invoiced amount, and ~~[[a]]~~ the financing fee comprising a second percentage of the invoiced amount, the second percentage based on the change to the payment term.

18. (Original) The method of claim 1, further comprising:

charging the invoiced amount to the financial account based on the approval.

19. (Withdrawn) A method for processing a payment from a financial account, comprising:

receiving an approval to pay an invoiced amount to a supplier using a credit account of a buyer;

receiving an identification of a first payment due date selected by the supplier;

scheduling a payment to be provided to the supplier on the first payment due date;

calculating the payment based on the invoiced amount and the first payment due date;

receiving, prior to the first payment due date, a new payment due date from the supplier;

re-calculating the payment based on the invoiced amount and the new payment due date; and

scheduling the payment to be provided to the supplier on the new payment due date.

20. (Withdrawn) A method for processing a payment from a financial account, comprising:

receiving an approval to pay an invoiced amount to a supplier from a credit account of a buyer;

receiving an identification of a first payment term for the invoiced amount, the payment term selected by the supplier;

calculating a first payment to be paid to the supplier at an end of the first payment term, the first payment comprising the invoiced amount less a flat transaction fee that is not based on the invoiced amount, a risk intermediation fee comprising a first percentage of the invoiced amount, and a financing fee comprising a second percentage of the invoiced amount, the second percentage greater than the first percentage and based on a length of the first payment term;

charging the invoiced amount to the financial account based on the approval;

receiving, from the supplier after the approval, a second payment term to replace the first payment term;

canceling the first payment; and

calculating a second payment to be paid to the supplier at an end of the second payment term, the second payment comprising the invoiced amount less the flat transaction fee, the risk intermediation fee, and a financing fee comprising a third percentage of the invoiced amount, the third percentage greater than the first percentage and based on a length of the second payment term.

21. (New) A computer-program product comprising a computer readable storage medium having control logic stored therein for causing a computer to process a payment from a financial account, the control logic comprising:

first computer-readable program code to cause the computer to receive, from a buyer having a financial account, an identification of a supplier's invoice including an invoiced amount and a payment term selected by the supplier;

second computer-readable program code to cause the computer to receive an approval to pay the supplier's invoice using the financial account; and

third computer-readable program code to cause the computer to provide, to the supplier, a payment in accordance with the selected payment term, the payment comprising an amount equal to the invoiced amount less (i) a flat transaction fee, (ii) a risk intermediate fee based on the invoiced amount, and (iii) a financing fee based on the selected payment term.

22. (New) The computer-program product of claim 21, wherein the financial account comprises a credit account.

23. (New) The computer-program product of claim 22, wherein the credit account comprises a corporate purchasing account.

24. (New) The computer-program product of claim 21, wherein the payment term comprises from a period from at least three days to at most one month from a date of the approval of the invoice.

25. (New) The computer-program product of claim 21, wherein the payment term must be one of three days from a date of the approval of the invoice; fifteen days from the date of the approval of the invoice; and thirty days from the date of the approval of the invoice.

26. (New) The computer-program product of claim 21, wherein the risk intermediation fee comprises a percentage of the invoiced amount.

27. (New) The computer-program product of claim 26, wherein the percentage comprises ten basis points.

28. (New) The computer-program product of claim 21, wherein the financing fee comprises a percentage of the invoiced amount, the percentage based on the payment term.

29. (New) The computer-program product of claim 28, wherein the percentage decreases as the payment term increases.

30. (New) The computer-program product of claim 29, wherein the percentage is from eighty basis points to zero basis points based on the payment term.

31. (New) The computer-program product of claim 28, wherein the percentage comprises one of zero basis points for a thirty day payment term, forty basis points for a fifteen-day payment term, and eighty basis points for a three-day payment term.

32. (New) The computer-program product of claim 21, the risk intermediation fee comprising a first percentage of the invoiced amount, the financing fee comprising a second percentage of the invoiced amount, wherein the second percentage is greater than the first percentage.

33. (New) The computer-program product of claim 21, further comprising:

fourth computer-readable program code to cause the computer to receive, from the supplier, a change to the payment term after the approval, said payment provided based on the change to the payment term.

34. (New) The computer-program product of claim 33, wherein risk intermediation fee comprises a first percentage of the invoiced amount, wherein the financing fee comprises a second percentage of the invoiced amount, and wherein the second percentage is based on the change to the payment term.

35. (New) The computer-program product of claim 21, further comprising:

fourth computer-readable program code to cause the computer to charge the invoiced amount to the financial account based on the approval.